



PUBLIC PROTECTION CABINET

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Kentucky Department of Insurance - Agent Licensing Division Announcement of 2010 Legislative Changes to Adjuster License

House Bill 233, enacted during the 2010 legislative session, made changes to the financial responsibility requirement for adjusters and added continuing education requirements for adjusters.

Effective **July 15, 2010**, independent adjusters, staff adjusters, and apprentice adjusters will no longer be required to file proof of financial responsibility with the Department of Insurance (DOI). Independent, staff and apprentice adjusters must continue to maintain a level of financial responsibility to protect the consumer. **Additionally, resident public adjusters will be required to increase their minimum limit of \$1,000 surety bond or cash bond to a minimum limit of \$20,000 surety bond or cash bond. Resident public adjusters must continue to file proof of coverage with DOI.**

Effective **July 15, 2010**, crop agents will be required to hold a Kentucky adjuster license to adjust crop claims.

Twenty-four hours of continuing education will be required for all Kentucky resident independent and public adjusters who have held a license for at least one year. The continuing education compliance period is every two years, and is based on the licensee's birth year whether born in an even-numbered year or odd-numbered year. The first compliance due date under this new requirement will be **July 31, 2012**.

To ensure compliance with the continuing education requirement, please see details below:

- **Who is subject to this change?** All licensed Kentucky resident independent and public adjusters. Licensees may use their eServices account to verify their residency. <https://insurance.ky.gov/Eservices/> A resident licensee may have a place of residence or a principal place of business in Kentucky. *However, some licensees have chosen Kentucky as an alternative home state, based on the fact that their resident state does not issue an adjuster license. Those individuals are considered Kentucky residents and are required to comply with continuing education.*
- **Will I be notified by DOI?** Licensees will be mailed an initial continuing education / license renewal notification at least 45 days prior to their compliance due date. A second email reminder alert is sent on the first day of the licensee's birth month, if continuing education and license renewal are not yet complete. It is critical that you keep current addresses, phone numbers and an email address on file with DOI to receive important notifications and future alerts. This information may be updated through your eServices account.
- **How many continuing education hours are required?** A total of 24 hours is required per compliance period, and three hours must be in a course concentration of ethics.
- **When should I begin taking Kentucky-approved continuing education courses?** Resident independent and public adjusters may begin taking continuing education courses on or after July 15, 2010, to receive credit that will be filed with the Department of Insurance.
- **How do I find a class to take?** Licensees will only receive continuing education credit from Kentucky-approved continuing education providers. A listing of providers and courses may be found at this link: <http://insurance.ky.gov/CE/>. Under the Continuing Education section, select "view active independent providers."
- **Can I take online courses?** Courses may be taken as classroom, correspondence, online self-study, or any combination thereof.

- **How will DOI know if I have completed continuing education requirements?** Continuing education providers will file all courses you have completed online with the Department of Insurance. However, it is the licensee's responsibility to monitor their continuing education credit and verify all courses have been filed with DOI. Log into your secure eServices account at <https://insurance.ky.gov/Eservices/>. To set up a new account, click on "first time here." **If you have not received credit for a completed course, you must contact the continuing education provider.** DOI's database will automatically load continuing education information submitted by providers. The database will calculate course hours daily. You may review those hours in your licensing record on our Web site <http://insurance.ky.gov>. Select Agent/Agency Search to review your information.
- **What is my license renewal and continuing education compliance date?** A chart is listed below which will indicate your compliance dates for continuing education and license renewal. This chart is based on your birth month and your birth year. Compliance information is separated by even-numbered birth year and odd-numbered birth year. The compliance dates also are listed on the DOI Web site, and may be found by selecting the Agent/Agency Search to pull up licensee information.

Compliance Period EXAMPLE for 2012

Your DOB is August 17, 1960 –

- August is the month of birth, so compliance month is always August.
- Year of birth, 1960, is an even-numbered year, so compliance date is always August of every even-numbered. Therefore, license renewal and continuing education requirement due date is 08/31/2012.
- Continuing education courses **MUST BE COMPLETED** on or before 08/31/2012, and they must be filed with the DOI on or before 10/31/2012.
- License renewal grace period is 09/01/2012 through 10/31/2012 to renew with an additional \$50 penalty fee.
- Failure to complete either requirement, license renewal or continuing education, will cause your license to expire. You will then be required to reinstate your license by submitting a new application, Administrative Office of the Courts background report, proof of financial responsibility and fees.

License Renewal and Continuing Education (CE) Due Date (Last Day of Birth Month - in ODD or EVEN Birth Year)	Deadline to COMPLETE Required CE Courses	Deadline to PROVIDE Proof of CE Compliance to Department of Insurance	Effective Date of License Expiration for Failure to Complete CE Requirement and/or Report CE Compliance to Department of Insurance	License Renewal Non- Compliance Late Penalty Grace Period PAYMENT DUE: Between 1st Day AFTER birth month and LAST Day of Grace Period listed below	Effective Date of License Expiration For Non- Compliance
IF YOU WERE BORN IN AN EVEN YEAR					
31-Jul-2012	31-Jul-2012	30-Sep-2012	31-Jul-2012	30-Sep-2012	31-Jul-2012
31-Aug-2012	31-Aug-2012	31-Oct-2012	31-Aug-2012	31-Oct-2012	31-Aug-2012
30-Sep-2012	30-Sep-2012	30-Nov-2012	30-Sep-2012	30-Nov-2012	30-Sep-2012
31-Oct-2012	31-Oct-2012	31-Dec-2012	31-Oct-2012	31-Dec-2012	31-Oct-2012
30-Nov-2012	30-Nov-2012	31-Jan-2013	30-Nov-2012	31-Jan-2013	30-Nov-2012
31-Dec-2012	31-Dec-2012	28-Feb-2013	31-Dec-2012	28-Feb-2013	31-Dec-2012
IF YOU WERE BORN IN AN ODD YEAR					
31-Jan-2013	31-Jan-2013	31-Mar-2013	31-Jan-2013	31-Mar-2013	31-Jan-2013
28-Feb-2013	28-Feb-2013	30-Apr-2013	28-Feb-2013	30-Apr-2013	28-Feb-2013
31-Mar-2013	31-Mar-2013	31-May-2013	31-Mar-2013	31-May-2013	31-Mar-2013
30-Apr-2013	30-Apr-2013	30-Jun-2013	30-Apr-2013	30-Jun-2013	30-Apr-2013
31-May-2013	31-May-2013	31-Jul-2013	31-May-2013	31-Jul-2013	31-May-2013
30-Jun-2013	30-Jun-2013	31-Aug-2013	30-Jun-2013	31-Aug-2013	30-Jun-2013
31-Jul-2013	31-Jul-2013	30-Sep-2013	31-Jul-2013	30-Sep-2013	31-Jul-2013
31-Aug-2013	31-Aug-2013	31-Oct-2013	31-Aug-2013	31-Oct-2013	31-Aug-2013
30-Sep-2013	30-Sep-2013	30-Nov-2013	30-Sep-2013	30-Nov-2013	30-Sep-2013
31-Oct-2013	31-Oct-2013	31-Dec-2013	31-Oct-2013	31-Dec-2013	31-Oct-2013
30-Nov-2013	30-Nov-2013	31-Jan-2014	30-Nov-2013	31-Jan-2014	30-Nov-2013
31-Dec-2013	31-Dec-2013	28-Feb-2014	31-Dec-2013	28-Feb-2014	31-Dec-2013